



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [WESTERN ALLIANCE BANCORPORATION](#)

City/State [PHOENIX, AZ](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [49,068,997](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WESTERN ALLIANCE BANCORPORATION](#)
[ONE EAST WASHINGTON STREET, SUITE 1400](#)
[PHOENIX, AZ 85004](#)

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BHC Name _____ City/State _____

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	44,205,468	29,059,754	31,284,682	24,903,129	21,320,475
Net income (\$000)	416,321	177,236	506,641	499,171	435,788
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.19	2.65	83	4	2.84	92	3.82	2.77	93	4.28	3.01	94	4.41	3.08	93
+ Non-interest income	0.70	1.11	34	0.23	1.14	4	0.22	1.21	3	0.21	1.32	4	0.26	1.31	5
- Overhead expense	1.73	2.24	19	1.63	2.63	11	1.58	2.57	9	1.92	2.69	18	2	2.71	15
- Provision for credit losses	-0.21	-0.15	37	0.99	0.85	64	0.40	0.51	32	0.07	0.15	31	0.11	0.14	45
+ Securities gains (losses)	0	0.01	46	0	0.03	45	0	0.02	32	0.01	0.01	74	-0.04	0	5
+ Other tax equivalent adjustments	0.01	0	93	0.04	0	97	0.02	0	97	0.01	0	88	0.01	0	92
= Pretax net operating income (tax equivalent)	2.39	1.79	84	1.61	0.64	91	2.11	1.04	96	2.54	1.56	94	2.52	1.57	95
Net operating income	1.88	1.36	84	1.22	0.48	90	1.62	0.81	96	2	1.19	97	2.04	1.24	95
Net income	1.88	1.35	84	1.22	0.50	89	1.62	0.82	95	2	1.19	97	2.04	1.24	95
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.59	3.14	77	4.61	3.78	90	4.30	3.55	89	5.37	4.41	89	5.25	4.24	91
Interest expense	0.21	0.27	43	0.42	0.66	23	0.32	0.52	22	0.79	1.08	32	0.58	0.86	27
Net interest income (tax equivalent)	3.37	2.85	80	4.19	3.10	90	3.99	3.01	91	4.57	3.33	93	4.67	3.38	92
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.13	20	0.02	0.28	10	0.06	0.27	19	0.02	0.21	11	0.07	0.22	27
Earnings coverage of net loan and lease losses (X)	291.88	4.52	96	148.31	21.56	92	50.45	22.91	87	182.08	24.40	93	51.61	21.75	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.78	1.39	12	1.24	1.51	31	1.03	1.58	16	0.80	0.83	47	0.86	0.90	47
Allowance for loan and lease losses / Total loans and leases	0.68	1.37	9	1.24	1.48	32	1.03	1.55	17	0.79	0.81	49	0.86	0.89	47
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.29	0.63	18	0.59	0.66	50	0.43	0.71	30	0.33	0.57	25	0.26	0.61	11
30-89 days past due loans and leases / Total loans and leases	0.17	0.27	40	0.04	0.36	3	0.04	0.39	3	0.07	0.43	6	0.09	0.44	10
Liquidity and Funding															
Net noncore funding dependence	-5.77	-1.82	38	0.86	6.94	32	-5.34	3.20	27	6.01	14.45	25	7	16.62	21
Net short-term noncore funding dependence	-7.17	-8.21	48	0.59	-2.29	52	-5.52	-4.76	41	5.81	3.38	52	6.75	4.66	47
Net loans and leases / Total assets	69.82	59.81	79	77.47	63.21	92	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83
Capitalization															
Tier 1 leverage ratio	7.33	9.11	8	9.48	9.03	69	9.19	9.13	52	10.63	9.76	75	10.95	9.71	84
Holding company equity capital / Total assets	8.22	10.88	12	9.72	11.06	33	9.36	11.16	24	11.25	12.43	36	11.31	12.22	45
Total equity capital (including minority interest) / Total assets	8.22	11.01	11	9.72	11.18	31	9.36	11.29	23	11.25	12.57	33	11.31	12.27	43
Common equity tier 1 capital / Total risk-weighted assets	9.16	12.69	3	10.19	12.01	24	9.92	12.38	10	10.61	12.17	26	10.69	12.12	30
Net loans and leases / Equity capital (X)	8.49	5.51	93	7.97	5.78	83	7.84	5.58	86	6.95	5.21	84	6.72	5.29	78
Cash dividends / Net income	12.29	25.30	25	28.67	60.26	26	19.98	42.30	20	10.28	33.12	13	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	53.79	9.29	96	26.04	17.07	81	35.94	16.68	90	16.06	9.26	80	13.68	7	84
Equity capital	30.04	9.31	92	8.81	6.16	69	13.15	6.99	80	15.42	10.49	78	17.22	7.89	82
Net loans and leases	38.60	0.79	95	29.49	13.26	86	27.77	9.07	87	19.35	9.10	85	17.41	7.89	86
Noncore funding	8.17	-23.76	87	19.66	-2.41	80	-36	-12.18	22	-3.83	6.59	34	-15.48	10.67	10
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	18.92	11.05	80	5.60	13.39	42	5.06	13.56	35	5.56	13.04	45	5.75	13.37	47
Equity investment in subsidiaries / Equity capital	116.51	103.07	93	103.22	103.11	53	103.80	102.81	58	103.28	103.22	54	101.31	103.10	46
Cash from ops + noncash items + op expense / Op expense + dividends	89.31	130.64	29	212.53	154.33	73	139.24	147.24	56	187.65	190.27	54	486.23	174.91	96

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	648,582	562,951	1,137,095	1,087,658	907,765	15.21	118.28
Income from lease financing receivables.....	3,619	3,511	7,173	5,412	2,812	3.08	35.85
Fully taxable income on loans and leases.....	629,323	543,210	1,098,474	1,041,515	861,447	15.85	121.40
Tax-exempt income on loans and leases.....	22,878	23,252	45,794	51,555	49,130	-1.61	47.03
Estimated tax benefit on income on loans and leases.....	7,104	7,277	14,447	19,069	18,097	-2.38	-44.01
Income on loans and leases (tax equivalent).....	659,305	573,739	1,158,715	1,112,139	928,674	14.91	110.99
Investment interest income (tax equivalent).....	86,884	61,795	126,283	121,915	117,395	40.60	184.33
Interest on balances due from depository institutions.....	2,036	2,446	3,564	12,314	7,312	-16.76	93.72
Interest income on other earning assets.....	874	924	1,596	3,771	3,910	-5.41	-36.99
Total interest income (tax equivalent).....	749,099	638,904	1,290,158	1,250,139	1,057,291	17.25	116.83
Interest on time deposits of \$250K or more.....	1,567	6,097	9,130	14,303	9,180	-74.30	
Interest on time deposits < \$250K.....	2,969	12,143	17,438	27,581	14,738	-75.55	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	17,877	29,281	43,801	116,521	66,546	-38.95	79.27
Interest on other borrowings and trading liabilities.....	10,483	2,297	3,535	7,101	8,892	356.38	516.28
Interest on subordinated debt and mandatory convertible securities.....	11,935	8,216	20,987	19,127	18,248	45.27	258.84
Total interest expense.....	44,831	58,034	94,891	184,633	117,604	-22.75	136.60
Net interest income (tax equivalent).....	704,268	580,870	1,195,267	1,065,506	939,687	21.24	115.68
Non-interest income.....	155,821	33,622	68,480	51,968	54,698	363.45	648.64
Adjusted operating income (tax equivalent).....	860,089	614,492	1,263,747	1,117,474	994,385	39.97	147.62
Overhead expense.....	381,658	236,816	493,249	479,291	425,982	61.16	142.45
Provision for credit losses.....	-46,900	143,176	123,587	18,500	23,000		
Securities gains (losses).....	56	230	230	3,152	-7,656	-75.65	-94.41
Other tax equivalent adjustments.....	1,464	5,738	7,704	2,946	2,983	-74.49	21.80
Pretax net operating income (tax equivalent).....	528,504	234,531	658,627	632,266	537,119	125.35	182.42
Applicable income taxes.....	94,260	38,107	115,914	105,055	74,540	147.36	105.60
Tax equivalent adjustments.....	17,923	19,188	36,072	28,040	26,791	-6.59	-2.27
Applicable income taxes (tax equivalent).....	112,183	57,295	151,986	133,095	101,331	95.80	74.78
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	416,321	177,236	506,641	499,171	435,788	134.90	238.62
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	416,321	177,236	506,641	499,171	435,788	134.90	238.62
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	416,321	177,236	506,641	499,171	435,788	134.90	238.62
Investment securities income (tax equivalent).....	86,884	61,795	126,283	121,915	117,395	40.60	184.33
US Treasury and agency securities (excluding mortgage-backed securities).....	0	55	55	958	1,467	-100.00	-100.00
Mortgage-backed securities.....	35,271	32,609	60,997	76,304	75,307	8.16	106.69
All other securities.....	51,613	29,131	65,231	44,653	40,621	77.18	283.14
Cash dividends declared.....	51,157	50,820	101,237	51,330	0	0.66	
Common.....	51,157	50,820	101,237	51,330	0	0.66	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.39	2.92	81	4.40	3.46	92	4.12	3.27	92	5.02	4	92	4.96	3.87	93
Less: Interest expense	0.20	0.25	46	0.40	0.61	26	0.30	0.48	24	0.74	0.98	33	0.55	0.79	28
Equals: Net interest income (tax equivalent)	3.19	2.65	83	4	2.84	92	3.82	2.77	93	4.28	3.01	94	4.41	3.08	93
Plus: Non-interest income	0.70	1.11	34	0.23	1.14	4	0.22	1.21	3	0.21	1.32	4	0.26	1.31	5
Equals: adjusted operating income (tax equivalent)	3.89	3.82	62	4.23	4.05	61	4.04	4.04	55	4.49	4.41	58	4.66	4.46	64
Less: Overhead expense	1.73	2.24	19	1.63	2.63	11	1.58	2.57	9	1.92	2.69	18	2	2.71	15
Less: Provision for credit losses	-0.21	-0.15	37	0.99	0.85	64	0.40	0.51	32	0.07	0.15	31	0.11	0.14	45
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	48	0	0.03	46	0	0.02	34	0.01	0.01	74	-0.04	0	5
Plus: other tax equivalent adjustments	0.01	0	93	0.04	0	97	0.02	0	97	0.01	0	88	0.01	0	92
Equals: Pretax net operating income (tax equivalent)	2.39	1.79	84	1.61	0.64	91	2.11	1.04	96	2.54	1.56	94	2.52	1.57	95
Less: Applicable income taxes (tax equivalent)	0.51	0.41	74	0.39	0.16	91	0.49	0.23	93	0.53	0.36	88	0.48	0.33	87
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.88	1.36	84	1.22	0.48	90	1.62	0.81	96	2	1.19	97	2.04	1.24	95
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.88	1.35	84	1.22	0.50	89	1.62	0.82	95	2	1.19	97	2.04	1.24	95
Memo: Net income (last four quarters)	1.92	1.25	89	1.57	0.81	95	1.62	0.82	95	2	1.19	97	2.04	1.24	95
Net income—BHC and noncontrolling (minority) interest	1.88	1.37	84	1.22	0.50	89	1.62	0.83	95	2	1.20	97	2.04	1.25	95
Margin Analysis															
Average earning assets / Average assets	94.52	93.15	65	95.46	91.74	89	95.87	92.32	88	93.53	91.05	77	94.46	91.48	81
Average interest-bearing funds / Average assets	48.28	62.32	6	53.10	65.48	9	52.30	64.06	8	54.35	65.57	11	51.91	65.56	8
Interest income (tax equivalent) / Average earning assets	3.59	3.14	77	4.61	3.78	90	4.30	3.55	89	5.37	4.41	89	5.25	4.24	91
Interest expense / Average earning assets	0.21	0.27	43	0.42	0.66	23	0.32	0.52	22	0.79	1.08	32	0.58	0.86	27
Net interest income (tax equivalent) / Average earning assets	3.37	2.85	80	4.19	3.10	90	3.99	3.01	91	4.57	3.33	93	4.67	3.38	92
Yield or Cost															
Total loans and leases (tax equivalent)	4.28	4.05	69	5	4.44	81	4.79	4.27	78	5.85	5.09	86	5.84	4.95	89
Interest-bearing bank balances	0.11	0.11	65	0.80	0.50	85	0.32	0.27	68	2.65	2.04	81	2.20	1.64	85
Federal funds sold and reverse repos		0.26		1.12	0.94	68	0.96	0.68	74	2.33	2.44	55	2.27	2.17	64
Trading assets		0.42			0.67			0.60			0.99			1.11	
Total earning assets	3.51	3.11	73	4.51	3.74	91	4.21	3.51	86	5.26	4.36	89	5.13	4.20	90
Investment securities (tax equivalent)	2.46	1.80	90	3.04	2.51	87	2.91	2.25	91	3.40	2.76	88	3.12	2.68	80
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.28	1	22	2.01	99	13.75	1.75	99	2.85	2.32	83	2.59	2.05	83
Mortgage-backed securities	1.67	1.56	60	2.51	2.33	68	2.23	2.05	66	2.91	2.61	87	2.91	2.50	89
All other securities	3.14	2.91	62	4.12	3.48	80	3.94	3.24	78	4.11	4.06	67	4.36	4.20	75
Interest-bearing deposits	0.22	0.24	51	0.51	0.70	33	0.40	0.53	39	0.80	1.10	28	0.54	0.81	26
Time deposits of \$250K or more	0.60	0.76	36	1.68	1.67	47	1.37	1.42	40	2.03	1.96	54	1.44	1.44	48
Time deposits < \$250K	0.49	0.72	26	1.60	1.58	49	1.29	1.36	44	1.87	1.82	48	1.29	1.29	47
Other domestic deposits	0.19	0.17	66	0.47	0.50	50	0.32	0.36	46	1.08	0.93	65	0.77	0.67	66
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.10	0.19	49	0.56	0.85	37	0.51	0.62	56	1.72	1.86	45	1.17	1.51	38
Other borrowed funds and trading liabilities	1.28	1.31	48	0.41	1.62	7	0.37	1.50	7	1.42	2.38	8	2	2.28	31
All interest-bearing funds	0.42	0.40	62	0.75	0.92	37	0.58	0.74	34	1.36	1.49	44	1.06	1.19	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	155,821	33,622	68,480	51,968	54,698
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	13,180	10,673	21,609	22,090	21,184
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	3	118	156	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	-62,989	108	211	336	429
Net securitization income	68,133	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	84,141	1,458	-184	-3,128	2,629
Other non-interest income	53,353	21,265	46,688	32,670	30,456
Total overhead expenses	381,658	236,816	493,249	479,291	425,982
Personnel expense	212,606	141,698	303,583	279,274	253,238
Net occupancy expense	19,009	16,326	34,166	32,507	29,404
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,279	747	1,619	1,547	1,594
Other operating expenses	147,764	78,045	153,881	165,963	141,746
Fee income on mutual funds and annuities	3	118	156	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,205	1,881	1,937	1,865	1,813
Average personnel expense per employee	66.34	75.33	156.73	149.74	139.68
Average assets per employee	13,792.66	15,449.10	16,151.10	13,352.88	11,759.78

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.15	21	0.35	2.20	27	0.23	2.02	27	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	45.24	59.03	10	39.40	63.28	2	39.93	62.28	3	43.88	61.29	4	43.89	60.88	5
Percent of Average Assets															
Total overhead expense	1.73	2.24	19	1.63	2.63	11	1.58	2.57	9	1.92	2.69	18	2	2.71	15
Personnel expense	0.96	1.25	18	0.98	1.31	16	0.97	1.30	19	1.12	1.41	26	1.19	1.44	26
Net occupancy expense	0.09	0.24	5	0.11	0.26	7	0.11	0.26	7	0.13	0.28	7	0.14	0.28	9
Other operating expenses	0.68	0.73	53	0.54	0.99	12	0.50	0.94	10	0.67	0.97	26	0.67	0.97	19
Overhead less non-interest income	1.02	1.10	37	1.40	1.36	54	1.36	1.25	57	1.72	1.32	76	1.74	1.38	73
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	44.37	58.45	9	38.54	62.83	3	39.03	61.82	2	42.89	60.64	4	42.84	60.37	5
Personnel expense	24.72	33.10	15	23.06	32.43	9	24.02	32.36	13	24.99	32.39	17	25.47	32.51	17
Net occupancy expense	2.21	6.33	6	2.66	6.65	5	2.70	6.58	5	2.91	6.52	7	2.96	6.48	7
Other operating expenses	17.45	18.60	45	12.82	23.06	4	12.30	22.28	3	14.99	21.20	11	14.41	20.90	6
Total non-interest income	18.12	28.18	29	5.47	27.40	3	5.42	28.83	3	4.65	29.23	2	5.50	28.50	3
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	1.53	3.19	25	1.74	3.35	24	1.71	3.27	26	1.98	3.88	27	2.13	4.15	28
Trading revenue	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0	2.52	13	0.02	2.64	13	0.01	2.46	13	0	3.54	5	0	3.42	5
Insurance activities revenue	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	-7.32	0.55	0	0.02	-0.20	57	0.02	0.01	56	0.03	0.28	38	0.04	0.65	28
Net securitization income	7.92	0.01	99	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	9.78	3.83	85	0.24	2.89	26	-0.01	3.92	10	-0.28	1.86	6	0.26	1.61	22
Other non-interest income	6.20	9.26	34	3.46	9.31	13	3.69	9.65	11	2.92	10.04	7	3.06	9.86	6
Overhead less non-interest income	26.26	29.94	34	33.07	34.19	47	33.61	31.93	51	38.24	31.06	68	37.34	31.46	63
Applicable income taxes / Pretax net operating income (tax equivalent)	17.84	21.54	14	16.25	18.39	28	17.60	18.63	36	16.62	20.56	19	13.88	19.04	16
Applicable income tax + TE / Pretax net operating income + TE	21.23	23.10	22	24.43	22.75	67	23.08	21.18	61	21.05	23.23	30	18.87	21.56	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	19,873,921	11,864,205	12,365,507	11,335,425	9,560,425	67.51	184.34
Commercial and industrial loans	7,485,383	7,555,865	7,635,774	5,221,832	4,358,522	-0.93	126.36
Loans to individuals	9,842	9,319	10,427	10,983	14,355	5.61	-26.59
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	9	444	310	143	930	-97.97	-99.62
Other loans and leases	7,124,705	5,599,595	7,041,000	4,554,913	3,776,397	27.24	177.70
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	34,493,860	25,029,428	27,053,018	21,123,296	17,710,629	37.81	167.85
Less: Allowance for loan and lease losses	232,907	310,550	278,954	167,797	152,717	-25.00	90.74
Net loans and leases	34,260,953	24,718,878	26,774,064	20,955,499	17,557,912	38.60	168.59
Debt securities that reprice or mature in over 1 year	6,373,822	3,788,671	4,921,785	3,785,903	3,521,304	68.23	218.06
Mutual funds and equity securities	193,858	138,409	167,275	138,701	115,061	40.06	34.01
Subtotal	40,828,633	28,645,958	31,863,124	24,880,103	21,194,277	42.53	173.94
Interest-bearing bank balances	3,083,238	1,328,575	2,497,521	248,619	318,519	132.07	461.94
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,200,665	207,631	348,615	45,514	58,589	478.27	2129.85
Trading assets	0	0	0	0	0		-100.00
Total earning assets	45,121,920	30,182,164	34,716,130	25,174,236	21,571,385	49.50	190.96
Non-interest-bearing cash and due from depository institutions	312,605	189,888	174,195	185,977	180,053	64.63	111.84
Premises, fixed assets, and leases	227,554	189,088	193,784	192,428	117,306	20.34	90.99
Other real estate owned	3,875	9,424	1,436	13,850	17,924	-58.88	-92.21
Investment in unconsolidated subsidiaries	2,524	2,524	2,525	2,524	2,524	0.00	0.00
Intangible and other assets	3,406,558	1,340,957	1,379,761	1,252,933	1,220,294	154.04	277.86
Total assets	49,068,997	31,906,396	36,461,042	26,821,948	23,109,486	53.79	193.32
Quarterly average assets	48,083,137	30,577,714	34,593,508	26,408,103	22,502,727	57.25	202.82
Average loans and leases (YTD)	30,819,215	22,941,028	24,208,925	19,019,088	15,894,905	34.34	165.05
Memoranda							
Loans held-for-sale	4,467,418	20,213	0	21,803	0	22001.71	19900.98
Loans not held-for-sale	30,026,442	25,009,215	27,053,018	21,101,493	17,710,629	20.06	133.57
Real estate loans secured by 1-4 family	9,588,143	2,404,831	2,434,596	2,147,664	1,204,355	298.70	3172.19
Commercial real estate loans	10,277,703	9,450,654	9,922,734	9,177,426	8,350,089	8.75	53.63
Construction and land development	2,853,642	2,170,326	2,431,281	1,904,904	2,114,684	31.48	113.99
Multifamily	201,400	257,240	192,288	221,416	161,591	-21.71	5.48
Nonfarm nonresidential	7,222,661	7,023,088	7,299,165	7,051,106	6,073,814	2.84	39.82
Real estate loans secured by farmland	8,075	8,720	8,177	10,335	5,981	-7.40	24.86
Total investment securities	7,777,729	4,134,711	5,444,545	3,970,118	3,694,954	88.11	253.14
U.S. Treasury securities	9,314	0	0	999	1,984		265.11
US agency securities (excluding mortgage-backed securities)	0	0	0	10,000	38,188		-100.00
Municipal securities	2,079,482	1,386,247	1,748,880	1,047,734	841,573	50.01	441.97
Mortgage-backed securities	4,157,608	2,486,654	3,077,916	2,635,541	2,554,824	67.20	160.61
Asset-backed securities	946,465	7,302	153,757	10,142	15,327	12861.72	9193.65
Other debt securities	391,002	116,099	296,717	127,001	127,997	236.78	1119.48
Mutual funds and equity securities	193,858	138,409	167,275	138,701	115,061	40.06	34.01
Available-for-sale securities	6,615,202	3,516,922	4,708,511	3,346,310	3,276,988	88.10	205.48
U.S. Treasury securities	9,314	0	0	999	1,984		265.11
US agency securities (excluding mortgage-backed securities)	0	0	0	10,000	38,188		-100.00
Municipal securities	1,341,018	906,867	1,180,121	562,627	538,668	47.87	286.73
Mortgage-backed securities	3,927,403	2,486,654	3,077,916	2,635,541	2,554,824	57.94	146.18
Asset-backed securities	946,465	7,302	153,757	10,142	15,327	12861.72	9193.65
Other debt securities	391,002	116,099	296,717	127,001	127,997	236.78	1119.48
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	44,054	42,486	43,064	31,154	-4,257	3.69	940.73
Available-for-sale securities appreciation (depreciation)	86,003	88,527	122,151	28,382	-62,900	-2.85	58.91
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,355,414	950,744	778,019	962,490	766,869	147.74	182.59

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	20,105,549	12,235,975	13,463,294	8,537,905	7,456,141	64.32	281.14
NOW, ATS and transaction accounts	4,187,678	3,508,076	4,396,374	2,760,865	2,555,609	19.37	2168.88
Time deposits less brokered deposits < \$250K	507,492	230,766	532,873	603,634	487,021	119.92	
MMDA and other savings accounts	15,810,350	9,823,246	12,413,361	9,120,748	7,330,709	60.95	122.70
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	40,611,069	25,798,063	30,805,902	21,023,152	17,829,480	57.42	221.51
Time deposits of \$250K or more	479,093	651,243	569,800	721,057	629,721	-26.43	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	20,200	25,436	16,006	16,675	278,411	-20.58	-47.52
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	39,563	10,000	5,000	0	235,000	295.63	
Other borrowings w/remaining maturity over 1 year	557,834	0	0	0	0		
Brokered deposits < \$250K	830,810	1,095,280	554,759	1,052,284	718,246	-24.15	
Noncore funding	1,927,500	1,781,959	1,145,565	1,790,016	1,861,378	8.17	19.82
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	1,139,990	617,729	548,671	393,563	360,458	84.55	198.35
Other liabilities	1,355,948	606,231	547,410	598,469	444,436	123.67	336.55
Total liabilities	45,034,507	28,803,982	33,047,548	23,805,200	20,495,752	56.35	201.59
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	10	10	10	10	10	0.00	0.00
Common surplus	1,687,613	1,376,859	1,390,923	1,374,141	1,417,724	22.57	21.42
Retained earnings	2,366,604	1,722,451	2,001,439	1,680,317	1,282,705	37.40	513.77
Accumulated other comprehensive income	64,519	73,677	92,257	25,008	-33,622	-12.43	38.38
Other equity capital components	-84,256	-70,583	-71,135	-62,728	-53,083		
Total holding company equity capital	4,034,490	3,102,414	3,413,494	3,016,748	2,613,734	30.04	124.61
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,034,490	3,102,414	3,413,494	3,016,748	2,613,734	30.04	124.61
Total liabilities and capital	49,068,997	31,906,396	36,461,042	26,821,948	23,109,486	53.79	193.32
Memoranda							
Non-interest-bearing deposits	20,105,549	12,235,975	13,463,294	8,537,905	7,456,141	64.32	281.14
Interest-bearing deposits	21,815,423	15,308,611	18,467,167	14,258,588	11,721,306	42.50	144.40
Total deposits	41,920,972	27,544,586	31,930,461	22,796,493	19,177,447	52.19	195.19
Long-term debt that reprices within 1 year	314,130	0	75,000	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,413,494	3,016,748	3,016,748	2,613,734	2,229,698		
Accounting restatements	0	-24,947	-24,947	0	0		
Net income	416,321	177,236	506,641	499,171	435,788		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	296,691	-56,617	-42,553	-93,812	-9,423		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	13,121	7,855	8,407	9,646	12,910		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	51,157	50,820	101,237	51,330	0		
Change in other comprehensive income	-27,738	48,669	67,249	58,631	-29,419		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,034,490	3,102,414	3,413,494	3,016,748	2,613,734		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	40.50	36.32	54	37.18	36.22	42	33.91	36.22	38	42.26	37.78	50	41.37	37.19	50
Commercial and industrial loans	15.25	12.25	68	23.68	14.99	86	20.94	13.52	85	19.47	12.02	80	18.86	12.85	74
Loans to individuals	0.02	3.48	6	0.03	3.53	4	0.03	3.40	6	0.04	4.20	7	0.06	4.31	6
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.21	24	0	0.20	28	0	0.19	27	0	0.24	24	0	0.30	31
Other loans and leases	14.52	4.22	95	17.55	4.66	96	19.31	4.63	96	16.98	5.01	95	16.34	5	96
Net loans and leases	69.82	59.81	79	77.47	63.21	92	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83
Debt securities over 1 year	12.99	17.61	32	11.87	14.01	35	13.50	15.55	39	14.11	14.60	53	15.24	14.63	57
Mutual funds and equity securities	0.40	0.06	94	0.43	0.05	96	0.46	0.05	97	0.52	0.06	98	0.50	0.06	97
Subtotal	83.21	78.32	65	89.78	78.43	94	87.39	78.16	88	92.76	79.65	97	91.71	79.97	97
Interest-bearing bank balances	6.28	9.11	31	4.16	6.78	32	6.85	7.51	49	0.93	3.06	23	1.38	3.04	37
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.45	1.53	75	0.65	1.83	35	0.96	1.68	40	0.17	1.91	12	0.25	1.96	20
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	91.96	91.43	56	94.60	90.72	93	95.21	91.05	96	93.86	89.53	91	93.34	89.74	85
Non-interest cash and due from depository institutions	0.64	1.01	24	0.60	1.08	14	0.48	1.07	11	0.69	1.14	20	0.78	1.21	21
Other real estate owned	0.01	0.02	49	0.03	0.03	64	0	0.02	28	0.05	0.03	75	0.08	0.04	78
All other assets	7.42	7.50	51	4.83	8.16	10	4.33	7.82	7	5.45	9.27	12	5.88	8.98	19
Memoranda															
Short-term investments	8.73	12.01	35	4.81	10.58	25	7.81	11.17	37	1.10	7.63	9	1.63	7.80	20
U.S. Treasury securities	0.02	1.08	35	0	0.92	14	0	0.84	17	0	1.03	30	0.01	1.04	37
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0.04	0.54	30	0.17	0.69	48
Municipal securities	4.24	1.72	81	4.34	1.45	85	4.80	1.69	85	3.91	1.34	84	3.64	1.62	81
Mortgage-backed securities	8.47	12.97	31	7.79	11.11	34	8.44	11.75	37	9.83	11.44	39	11.06	11.13	51
Asset-backed securities	1.93	0.38	89	0.02	0.27	57	0.42	0.32	74	0.04	0.28	59	0.07	0.33	62
Other debt securities	0.80	0.52	71	0.36	0.39	66	0.81	0.42	76	0.47	0.39	69	0.55	0.41	73
Loans held-for-sale	9.10	0.42	97	0.06	0.48	26	0	0.52	7	0.08	0.39	32	0	0.30	8
Loans held for investment	61.19	59.85	53	78.38	63.46	93	74.20	61.72	86	78.67	63.50	90	76.64	63.93	84
Real estate loans secured by 1-4 family	19.54	11.69	83	7.54	12.29	31	6.68	11.91	28	8.01	13.29	29	5.21	13.46	20
Revolving	0.63	1.45	30	0.74	1.80	30	0.78	1.66	31	0.74	2.07	30	0.37	2.27	21
Closed-end, secured by first liens	18.90	9.84	86	6.78	9.99	36	5.88	9.81	31	7.24	10.69	33	4.80	10.57	25
Closed-end, secured by junior liens	0.01	0.20	12	0.01	0.26	14	0.01	0.22	13	0.03	0.28	19	0.04	0.31	21
Commercial real estate loans	20.95	22.48	42	29.62	21.90	66	27.21	22.22	61	34.22	22.23	76	36.13	21.58	81
Construction and land development	5.82	3.35	80	6.80	3.32	82	6.67	3.40	82	7.10	3.44	83	9.15	3.51	93
Multifamily	0.41	3.31	10	0.81	3.07	21	0.53	3.12	13	0.83	3.01	21	0.70	2.72	19
Nonfarm nonresidential	14.72	14.81	47	22.01	14.50	75	20.02	14.72	68	26.29	14.69	84	26.28	14.44	84
Real estate loans secured by farmland	0.02	0.34	34	0.03	0.33	35	0.02	0.33	36	0.04	0.36	40	0.03	0.41	38

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	57.62	59.66	37	47.40	55.37	33	45.71	57.15	27	53.66	57.46	41	53.98	56.49	44
Real estate loans secured by 1-4 family	27.80	19.82	75	9.61	19.50	21	9	19.43	20	10.17	20.75	20	6.80	21.10	10
Revolving	0.90	2.42	27	0.95	2.79	25	1.06	2.64	27	0.94	3.15	26	0.48	3.50	18
Closed-end	26.90	17.22	80	8.66	16.49	22	7.94	16.59	21	9.23	17.39	22	6.32	17.39	17
Commercial real estate loans	29.80	36.54	36	37.76	32.96	53	36.68	34.63	48	43.45	33.52	64	47.15	32.14	75
Construction and land development	8.27	5.50	75	8.67	4.97	77	8.99	5.26	79	9.02	5.09	78	11.94	5.20	89
1-4 family	1.76	1.11	75	2.32	0.93	82	2.16	0.93	79	2.42	0.94	82	3.53	1.02	92
Other	6.51	4.33	75	6.35	3.90	79	6.83	4.19	79	6.60	4.02	76	8.41	4.05	87
Multifamily	0.58	5.34	7	1.03	4.72	14	0.71	4.96	8	1.05	4.69	15	0.91	4.10	14
Nonfarm nonresidential	20.94	24.14	38	28.06	21.76	66	26.98	22.93	58	33.38	22.15	74	34.29	21.40	78
Owner-occupied	5.21	8.14	34	8.02	7.38	55	7.04	7.68	50	9.94	7.72	62	11.77	8.03	73
Other	15.73	15.71	50	20.04	14.16	72	19.94	14.95	66	23.44	14.34	81	22.52	13.38	84
Real estate loans secured by farmland	0.02	0.59	34	0.03	0.52	34	0.03	0.54	34	0.05	0.55	38	0.03	0.63	36
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	21.70	20.98	57	30.19	23.90	75	28.23	22.17	73	24.72	19.53	71	24.61	20.32	67
Loans to individuals	0.03	6.28	6	0.04	6.11	4	0.04	6.13	6	0.05	7.13	6	0.08	7.36	5
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.37	24	0	0.31	27	0	0.32	25	0	0.37	23	0.01	0.46	29
Other loans and leases	20.65	8.03	88	22.37	8.93	89	26.03	9.09	90	21.56	9.85	84	21.32	9.66	89
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	540.68	383.17	80	379.60	392.62	43	365.33	381.27	41	385.14	391.26	44	369.98	379.80	45
Real estate loans secured by 1-4 family	260.85	124.52	91	76.94	133.24	29	71.93	125.03	28	72.97	138.18	27	46.61	137.84	16
Revolving	8.44	15.53	37	7.57	19.64	29	8.44	17.42	32	6.72	21.26	29	3.27	23.33	19
Closed-end	252.41	107.53	91	69.37	112.01	30	63.49	106.14	31	66.25	115.20	29	43.33	112.79	20
Commercial real estate loans	279.61	238.21	59	302.38	237.30	63	293.16	234.65	60	311.82	229.44	66	323.14	219.72	70
Construction and land development	77.63	35.52	89	69.44	35.78	81	71.83	35.62	83	64.72	34.95	77	81.84	35.36	90
1-4 family	16.55	7.06	83	18.55	6.74	85	17.24	6.34	84	17.37	6.61	85	24.21	7.04	91
Other	61.09	28.07	91	50.89	27.86	82	54.59	28.16	85	47.35	27.32	76	57.62	27.26	87
Multifamily	5.48	34.78	13	8.23	33.28	18	5.68	32.74	13	7.52	31.04	18	6.25	27.85	18
Nonfarm nonresidential	196.50	157.17	64	224.71	157.33	70	215.65	155.06	67	239.57	152.10	77	235.05	147.22	77
Owner-occupied	48.87	52.65	51	64.24	53.29	63	56.30	52.37	56	71.32	53.07	67	80.70	54.89	70
Other	147.63	102.08	72	160.47	101.60	74	159.34	100.54	75	168.26	97.41	79	154.35	91.80	79
Real estate loans secured by farmland	0.22	3.59	35	0.28	3.50	35	0.24	3.44	35	0.35	3.60	39	0.23	4.02	37
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	203.64	127.07	83	241.75	159.86	84	225.59	139.91	85	177.42	122.02	76	168.67	128.82	67
Loans to individuals	0.27	35.29	7	0.30	38.40	5	0.31	37.47	8	0.37	43.51	7	0.56	42.67	6
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	2.01	24	0.01	2.03	28	0.01	1.88	26	0	2.18	23	0.04	2.72	29
Other loans and leases	193.83	46.75	95	179.16	51.14	95	208.02	49.54	96	154.76	52.44	92	146.14	51.79	94
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.60	28.84	46	31.61	26.07	62	31.85	27.32	57	35.08	26.45	68	36.43	24.79	79
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	249.61	187.37	71	253.17	186.18	70	254.53	183.76	73	251.77	178.57	71	249.69	167.93	73
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	298.48	244.59	61	317.41	244.21	64	310.83	240.85	64	323.09	236.10	69	330.39	225.98	72

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.73	12.01	35	4.81	10.58	25	7.81	11.17	37	1.10	7.63	9	1.63	7.80	20
Liquid assets	11.40	28.17	7	9.28	24.60	5	11.64	26.22	11	7.28	22.44	3	9.39	22.72	5
Investment securities	15.85	19.64	40	12.96	16.55	32	14.93	17.85	37	14.80	16.99	44	15.99	17.27	48
Net loans and leases	69.82	59.81	79	77.47	63.21	92	73.43	61.58	83	78.13	63.77	90	75.98	63.98	83
Net loans, leases and standby letters of credit	70.14	60.62	78	77.95	64.12	92	73.92	62.48	82	78.70	64.84	88	76.80	65.07	83
Core deposits	82.76	74.75	82	80.86	68.08	88	84.49	70.67	96	78.38	63.09	89	77.15	62.13	86
Noncore funding	3.93	10.89	21	5.58	16.68	15	3.14	14.13	6	6.67	19.36	12	8.05	21.34	10
Time deposits of \$250K or more	0.98	1.81	30	2.04	2.56	46	1.56	2.11	42	2.69	2.94	53	2.72	2.89	52
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.04	1.20	28	0.08	1.49	23	0.04	1.47	24	0.06	1.94	20	1.20	1.97	51
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.04	0.52	43	0.08	0.52	37	0.04	0.54	41	0.06	0.48	37	1.20	0.54	65
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.08	0.99	43	0.03	2.06	14	0.01	1.24	21	0	3.01	1	1.02	3.67	26
Earning assets that reprice within 1 year	42.49	38.93	57	45.65	39.71	68	50.53	39.38	79	42.82	39.29	61	45.41	40.29	70
Interest-bearing liabilities that reprice within 1 year	3.46	7.04	25	5.80	9.42	29	4.16	8.20	26	8.42	10.19	44	7.39	10.01	41
Long-term debt that reprices within 1 year	0.64	0.26	81	0	0.56	26	0.21	0.47	64	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	38.40	30.25	68	39.84	28.34	79	46.17	29.11	87	34.40	26.63	69	38.03	27.38	76
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.77	-1.82	38	0.86	6.94	32	-5.34	3.20	27	6.01	14.45	25	7	16.62	21
Net short-term noncore funding dependence	-7.17	-8.21	48	0.59	-2.29	52	-5.52	-4.76	41	5.81	3.38	52	6.75	4.66	47
Short-term investment / Short-term noncore funding	315.81	284.81	66	90.09	138.95	46	262.01	184.19	72	16.90	77.77	21	20.85	66.46	31
Liquid assets - short-term noncore funding / Nonliquid assets	9.74	34.02	17	4.33	23.27	17	9.80	28.18	22	0.85	16.97	19	1.72	16.04	26
Net loans and leases / Total deposits	81.73	74.66	70	89.74	82.84	66	83.85	79.43	64	91.92	90.31	49	91.56	90.08	51
Net loans and leases / Core deposits	84.36	81.17	63	95.82	93.70	56	86.91	88.34	56	99.68	103.93	48	98.48	105	41
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.26	0.84	67	1.48	1.82	52	1.36	1.57	55	1.12	0.72	71	-0.18	-0.82	59
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.47	1.94	72	3.08	4.82	29	3.87	4.31	55	1.02	1.36	46	-2.59	-1.98	36
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	12.45	13.42	58	11.59	12.14	58	10.45	11.38	57	12.22	12.67	57	8.20	16.19	42
Available-for-sale securities	85.05	84.66	38	85.06	85.75	38	86.48	87.23	37	84.29	85.40	37	88.69	81.88	53
U.S. Treasury securities	0.12	5.52	34	0	5.43	13	0	4.72	16	0.03	6.15	28	0.05	6.99	36
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0.25	3.49	32	1.03	4.02	46
Municipal securities	26.74	8.87	87	33.53	9.39	90	32.12	9.83	88	26.39	7.75	88	22.78	9.16	86
Mortgage-backed securities	53.46	66.59	28	60.14	67.27	36	56.53	66.64	34	66.38	67.43	46	69.14	65.45	52
Asset-backed securities	12.17	2.05	90	0.18	1.68	58	2.82	1.91	72	0.26	1.66	58	0.41	2.05	61
Other debt securities	5.03	3.17	73	2.81	2.93	66	5.45	3.01	76	3.20	2.94	69	3.46	2.79	70
Mutual funds and equity securities	2.49	0.32	94	3.35	0.37	95	3.07	0.35	97	3.49	0.40	96	3.11	0.42	96
Debt securities 1 year or less	15.44	8.69	81	5.02	11.75	27	6.40	10.55	41	1.15	11.86	8	1.59	11.91	14
Debt securities 1 to 5 years	1.03	17.05	6	45.97	18.03	89	28.05	17.03	75	34.47	17.94	79	2.17	19.18	16
Debt securities over 5 years	80.92	72.17	58	45.66	66.01	23	62.35	69.86	34	60.89	66.02	36	93.13	64.73	89
Pledged securities	30.28	33.87	50	22.99	37.40	33	14.29	35.67	24	24.24	30.57	46	20.75	33.30	40
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	178.86	51.37	88	63.50	146.89	36	867.64	183.32	93	-22	26.69	17	30.44	6.77	78
Investment securities	88.11	33.34	87	8.70	14.17	48	37.14	23.62	75	7.45	11.75	55	-1.59	9.42	26
Core deposits	57.42	16.88	94	28.73	25.99	68	46.53	26.88	89	17.91	11.23	75	17.41	7.29	84
Noncore funding	8.17	-23.76	87	19.66	-2.41	80	-36	-12.18	22	-3.83	6.59	34	-15.48	10.67	10

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	10,831,477	8,119,890	9,716,754	8,651,329	7,794,053
Commit: Secured commercial real estate loans	3,468,730	2,364,359	3,032,649	2,813,021	2,586,981
Commit: Unsecured real estate loans	299,530	217,051	326,089	99,771	218,290
Credit card lines (reported semiannually, June/Dec)	295,166	284,153	291,522	302,909	237,312
Securities underwriting	0	0	0	0	0
Standby letters of credit	156,342	151,402	177,960	153,743	190,681
Commercial and similar letters of credit	8,102	1,362	8,913	22,035	199,480
Securities lent	22,459	30,741	29,145	28,906	35,867
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	498,447,623	0	0	0	0
Written options contracts (interest rate)	3,753,320	0	0	0	0
Purchased options contracts (interest rate)	650,000	0	0	0	0
Interest rate swaps	1,685,391	859,880	1,693,390	865,884	968,053
Futures and forward foreign exchange	104,733	18,550	111,618	3,311	47,674
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	22.07	22.45	57	25.45	21.74	69	26.65	22.01	72	32.25	23.52	80	33.73	24.05	79
Standby letters of credit	0.32	0.67	34	0.47	0.72	46	0.49	0.71	46	0.57	0.84	49	0.83	0.92	58
Commercial and similar letters of credit	0.02	0.02	68	0	0.02	54	0.02	0.02	74	0.08	0.02	88	0.86	0.02	99
Securities lent	0.05	0.12	84	0.10	0.17	82	0.08	0.18	82	0.11	0.40	80	0.16	0.62	80
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	1,028.43	49.75	94	2.75	51.68	10	4.95	48.62	13	3.24	68.47	13	4.40	65.81	19
Interest rate contracts	1,028.22	35.96	96	2.70	36.85	11	4.64	34.36	17	3.23	47.31	14	4.19	43.84	20
Interest rate futures and forward contracts	1,015.81	5.17	99	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	7.65	1.82	91	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	1.32	1.33	75	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	3.43	20.67	22	2.70	22.27	18	4.64	20.83	24	3.23	28.86	17	4.19	26.74	22
Foreign exchange contracts	0.21	6.16	68	0.06	5.77	56	0.31	6.01	65	0.01	10.12	47	0.21	10.92	56
Futures and forward foreign exchange contracts	0.21	3.93	70	0.06	3.58	57	0.31	3.47	68	0.01	5.23	49	0.21	5.22	59
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	35.15	42.93	53	35.39	41.55	57	40.14	42.82	65	45.49	45.53	68	49.03	44.93	70

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	504,641,067	878,430	1,805,008	869,195	1,015,727
Interest rate contracts	504,536,334	859,880	1,693,390	865,884	968,053
Foreign exchange contracts	104,733	18,550	111,618	3,311	47,674
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	498,552,356	18,550	111,618	3,311	47,674
Written options	3,753,320	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	3,753,320	0	0	0	0
Purchased options	650,000	0	0	0	0
Exchange-traded	650,000	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,685,391	859,880	1,693,390	865,884	968,053
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	504,641,067	878,430	1,805,008	869,195	1,015,727
Interest rate contracts	504,536,334	859,880	1,693,390	865,884	968,053
Foreign exchange contracts	104,733	18,550	111,618	3,311	47,674
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	500,887,746	878,430	1,805,008	869,195	1,015,726
One year or less	491,514,354	168,550	111,618	153,311	48,321
Over 1 year to 5 years	8,710,879	22,839	1,024,846	23,083	152,875
Over 5 years	662,513	687,041	668,544	692,801	814,530
Gross negative fair value (absolute value)	103,794	101,820	87,500	55,562	25,435
Gross positive fair value	75,647	6,484	4,158	1,877	2,637
Held for trading	0	0	0	0	0
Non-traded	75,647	6,484	4,158	1,877	2,637
Current credit exposure on risk-based capital derivative contracts	12,456	6,445	3,534	1,847	241
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	99.98	94.09	52	97.89	95.13	38	93.82	94.10	29	99.62	93.44	50	95.31	92.91	40
Foreign exchange contracts	0.02	3.27	52	2.11	2.75	70	6.18	3.49	82	0.38	3.20	55	4.69	3.39	74
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Futures and forwards	98.79	12.57	99	2.11	12.99	29	6.18	14.05	47	0.38	13.49	16	4.69	12.78	42
Written options	0.74	7.49	23	0	8.37	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.74	7.20	23	0	7.94	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0.13	3.44	42	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0.13	0.12	86	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	0.33	71.23	6	97.89	69.92	84	93.82	68.76	76	99.62	69.75	90	95.31	70.34	73
Held for trading															
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	99.98	56.19	73	97.89	54.31	70	93.82	53.82	66	99.62	52.22	74	95.31	50.60	69
Foreign exchange contracts	0.02	0.38	68	2.11	0.28	89	6.18	0.46	93	0.38	0.34	78	4.69	0.57	92
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	99.26	91.87	67	100	89.91	78	100	91.48	75	100	93.86	75	100	94.47	70
One year or less	97.40	28.05	93	19.19	30.94	48	6.18	32.05	24	17.64	32.17	44	4.76	32.51	23
Over 1 year to 5 years	1.73	26.03	14	2.60	27.26	16	56.78	27.06	91	2.66	30.45	17	15.05	31.16	27
Over 5 years	0.13	30.08	12	78.21	28.48	95	37.04	29.56	58	79.71	28.09	92	80.19	28.71	94
Gross negative fair value (absolute value)	0.02	1.25	4	11.59	1.76	99	4.85	1.55	96	6.39	0.83	99	2.50	0.72	97
Gross positive fair value	0.01	1.68	3	0.74	2.69	11	0.23	2.23	4	0.22	1.19	6	0.26	0.85	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	61	0.04	0.07	51	0.03	0.07	48	0.02	0.06	56	0.01	0.06	44
Gross positive fair value (X)	0.02	0.07	38	0	0.11	11	0	0.09	7	0	0.07	10	0	0.06	9
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.02	0.01	77	0	0.02	29	0	0.02	24	0	0.01	29	0	0.01	29
Current credit exposure (X)	0	0.05	22	0	0.08	18	0	0.06	16	0	0.05	14	0	0.04	12
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.03	0.63	19	0.02	1.03	18	0.01	0.85	15	0.01	0.73	14	0	0.53	11

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	278,954	167,797	167,797	152,717	140,050
Gross losses	4,425	5,820	20,358	9,122	16,420
Write-downs, transfers to loans held-for-sale	0	0	0	1,396	0
Recoveries	2,828	3,519	5,907	5,702	6,087
Net losses	1,597	2,301	14,451	3,420	10,333
Provision for loan and lease losses	-44,450	125,926	106,480	18,500	23,000
Adjustments	0	19,128	19,128	0	0
Ending balance	232,907	310,550	278,954	167,797	152,717
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.20	-0.14	33	0.87	0.85	57	0.34	0.51	28	0.07	0.15	31	0.11	0.14	45
Provision for loan and lease losses / Average loans and leases	-0.29	-0.25	37	1.10	1.37	49	0.44	0.82	24	0.10	0.24	29	0.14	0.24	38
Provision for loan and lease losses / Net loan and lease losses	-2,783.34	77.32	3	5,472.66	792.43	94	736.83	487.86	79	540.94	130.58	96	222.59	134.68	88
Allowance for loan and lease losses / Total loans and leases not held for sale	0.78	1.39	12	1.24	1.51	31	1.03	1.58	16	0.80	0.83	47	0.86	0.90	47
Allowance for loan and lease losses / Total loans and leases	0.68	1.37	9	1.24	1.48	32	1.03	1.55	17	0.79	0.81	49	0.86	0.89	47
Allowance for loan and lease losses / Net loans and leases losses (X)	72.92	15.27	93	67.48	11.83	92	19.30	11.58	80	49.06	8.03	96	14.78	7.54	85
Allowance for loan and lease losses / Nonaccrual assets	220.93	318.67	41	223.02	321.01	42	228.76	299.17	48	301.07	218.72	80	550.41	214.03	90
ALLL / 90+ days past due + nonaccrual loans and leases	48.21	260.68	5	223.02	244.42	54	242.41	244.34	60	301.07	151.73	88	538.87	160.51	93
Gross loan and lease losses / Average loans and leases	0.03	0.22	9	0.05	0.35	11	0.08	0.34	13	0.05	0.28	11	0.10	0.30	26
Recoveries / Average loans and leases	0.02	0.08	15	0.03	0.07	28	0.02	0.07	20	0.03	0.08	25	0.04	0.09	27
Net losses / Average loans and leases	0.01	0.13	20	0.02	0.28	10	0.06	0.27	19	0.02	0.21	11	0.07	0.22	27
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0.01	0	87	0	0	39
Recoveries / Prior year-end losses	13.89	16.12	52	38.58	15.46	93	64.76	33.98	87	34.73	36.22	57	55.32	41.30	76
Earnings coverage of net loan and lease losses (X)	291.88	4.52	96	148.31	21.56	92	50.45	22.91	87	182.08	24.40	93	51.61	21.75	88

Net Loan and Lease Losses By Type

Real estate loans	0	0.03	39	-0.01	0.03	12	0	0.04	27	0	0.01	28	-0.02	0.02	17
Real estate loans secured by 1-4 family	0	-0.01	55	0	0.01	38	0	0.01	35	0.01	0.01	57	0.01	0.01	48
Revolving	0	-0.05	53	-0.03	0.01	25	-0.04	0.01	21	-0.04	0.02	16	-0.38	0.03	6
Closed-end	0	-0.01	55	0	0.01	49	0	0	48	0.01	0	66	0.04	0.01	78
Commercial real estate loans	0	0.05	43	-0.01	0.03	6	0	0.07	26	-0.01	0.01	17	-0.03	0.01	13
Construction and land development	0	0	47	0	0	40	0	0	43	0	-0.01	76	-0.07	-0.03	24
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	41
Other	0	-0.01	42	0	0	36	0	0	35	0	-0.01	78	-0.07	-0.02	16
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	44	-0.02	0.05	4	0.01	0.11	25	-0.01	0.02	14	-0.02	0.02	14
Owner-occupied	0	0.01	25	0	0.02	51	0	0.02	38	-0.01	0.01	10	-0.01	0.01	16
Other	0	0.06	50	-0.02	0.03	4	0.01	0.08	36	0	0.01	23	-0.01	0.01	14
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.04	0.20	33	0.08	0.46	23	0.19	0.47	30	0.07	0.37	16	0.29	0.31	58
Loans to individuals		0.78			1.41			1.13		0.93	1.17	50	0.52	1.16	31
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.08	37	0	0.13	16	0	0.15	14	0	0.15	13	0	0.14	20

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	58,385	9,267	11,177	14,478	16,557
90+ days past due loans and leases	387,092	0	0	0	594
Nonaccrual loans and leases	96,038	139,249	115,074	55,733	27,746
Total past due and nonaccrual loans and leases	541,515	148,516	126,251	70,211	44,897
Restructured 30–89 days past due	0	0	0	0	133
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	36,136	14,884	28,380	10,597	8,036
Total restructured loans and leases	36,136	14,884	28,380	10,597	8,169
30–89 days past due loans held for sale	48,546	0	0	0	0
90+ days past due loans held for sale	386,046	0	0	0	0
Nonaccrual loans held for sale	0	20,213	0	0	0
Total past due and nonaccrual loans held for sale	434,592	20,213	0	0	0
Restructured loans and leases in compliance	28,983	32,974	43,755	34,308	43,781
Other real estate owned	3,875	9,424	1,436	13,850	17,924
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	9,384	0	6,870	0	0
Total other assets past due and nonaccrual	9,384	0	6,870	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30–89 days past due loans and leases	0.17	0.27	40	0.04	0.36	3	0.04	0.39	3	0.07	0.43	6	0.09	0.44	10
90+ days past due loans and leases	1.12	0.10	94	0	0.13	9	0	0.12	9	0	0.15	8	0	0.17	19
Nonaccrual loans and leases	0.28	0.58	21	0.56	0.61	52	0.43	0.66	33	0.26	0.51	20	0.16	0.54	10
90+ days past due and nonaccrual loans and leases	1.40	0.73	88	0.56	0.80	36	0.43	0.85	23	0.26	0.71	12	0.16	0.75	5
30–89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13	0	0.02	31
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.10	0.12	53	0.06	0.13	34	0.10	0.13	50	0.05	0.14	32	0.05	0.16	21
30–89 days past due loans held for sale	0.14	0	99	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	1.12	0	99	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0.08	0	96	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.17	0.27	40	0.04	0.37	3	0.04	0.40	3	0.07	0.43	6	0.09	0.44	10
90+ days past due assets	1.12	0.10	94	0	0.13	8	0	0.12	8	0	0.15	6	0	0.18	17
Nonaccrual assets	0.31	0.59	24	0.56	0.62	52	0.45	0.67	37	0.26	0.53	20	0.16	0.57	9
30+ days past due and nonaccrual assets	1.60	1.04	81	0.59	1.21	22	0.49	1.29	10	0.33	1.19	6	0.25	1.26	4
Percent of Total Assets															
90+ days past due and nonaccrual assets	1	0.43	90	0.44	0.49	51	0.33	0.52	34	0.21	0.44	18	0.12	0.48	10
90+ days past due and nonaccrual assets + other real estate owned	1.01	0.46	90	0.47	0.52	52	0.34	0.55	32	0.26	0.48	22	0.20	0.52	13
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.26	0.52	23	0.57	0.56	52	0.44	0.60	34	0.39	0.53	34	0.39	0.60	29
Allowance for loan and lease losses	55.34	67.93	46	58.49	65.48	50	57.45	66.66	44	61.91	115.41	25	58.66	118.28	21
Equity capital + allowance for loan and lease losses	3.02	4.43	32	5.32	4.83	60	4.34	4.97	44	3.26	4.28	40	3.24	4.79	35
Tier 1 capital + allowance for loan and lease losses	3.47	5.28	31	5.70	5.98	53	4.66	6.05	38	3.53	5.65	29	3.47	6.16	27
Loans and leases + other real estate owned	0.37	0.88	18	0.73	0.92	42	0.59	0.97	27	0.49	0.85	24	0.51	0.96	21

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.29	0.24	68	0.07	0.39	14	0.08	0.39	14	0.13	0.38	16	0.15	0.42	17
	90+ days past due	1.95	0.12	94	0	0.15	13	0	0.16	14	0	0.16	13	0.01	0.22	29
	Nonaccrual	0.30	0.65	24	0.49	0.63	44	0.68	0.76	53	0.28	0.46	36	0.13	0.57	12
Commercial and industrial																
	30–89 days past due	0	0.17	6	0.01	0.23	8	0.01	0.23	6	0	0.31	7	0.01	0.30	7
	90+ days past due	0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual	0.40	0.64	43	1.07	0.75	72	0.34	0.75	27	0.46	0.83	33	0.35	0.76	32
Individuals																
	30–89 days past due	0	0.55	4	0	0.58	5	0.77	0.83	53	0	0.83	5	0	0.84	5
	90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual	1.32	0.18	93	1.45	0.22	94	1.29	0.28	91	0	0.17	11	1.68	0.23	94
Depository institution loans																
	30–89 days past due		0			0.03			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural																
	30–89 days past due	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments																
	30–89 days past due		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases																
	30–89 days past due	0.01	0.11	45	0.01	0.14	37	0	0.18	15	0	0.20	14	0.05	0.17	43
	90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.10	0.13	64	0	0.15	16	0.07	0.15	56	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.60	0.35	80	0.29	0.60	37	0.43	0.65	40	0.42	0.67	34	0.83	0.71	64
	90+ days past due	4.04	0.27	94	0	0.29	15	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.10	0.82	7	0.18	0.84	10	0.47	0.89	28	0.26	0.73	15	0.99	0.86	65
Revolving	30-89 days past due	0	0.29	6	0	0.40	6	0	0.48	5	0.15	0.45	19	0	0.50	5
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0	1.05	5	0.45	1.27	30	0.01	1.13	11	0.67	1	51	4.90	1.17	91
Closed-end	30-89 days past due	0.62	0.36	76	0.32	0.61	43	0.49	0.65	48	0.44	0.70	38	0.90	0.75	67
	90+ days past due	4.17	0.29	93	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.11	0.77	8	0.16	0.81	11	0.53	0.87	36	0.22	0.70	15	0.70	0.84	47
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	5	0	0.05	7	0	0.04	6	0.02	0.04	39	0	0.06	6
Commercial real estate	30-89 days past due	0	0.14	6	0.02	0.23	16	0	0.26	4	0.06	0.18	29	0.05	0.17	19
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0.01	0.03	53
	Nonaccrual	0.48	0.52	53	0.57	0.43	69	0.73	0.62	64	0.28	0.23	67	0.01	0.28	10
Construction and development	30-89 days past due	0	0.12	18	0	0.24	15	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	14	0.09	0.25	46	0.08	0.41	42	0.11	0.20	55	0.02	0.19	34
1-4 family	30-89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0.09	0.18	54	0.08	0.35	49	0.11	0.17	63	0.02	0.15	41
Multifamily	30-89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0	0.14	7	0.02	0.20	21	0	0.23	6	0.07	0.14	35	0.07	0.17	27
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0.01	0.03	58
	Nonaccrual	0.68	0.66	61	0.74	0.55	73	0.97	0.80	63	0.34	0.28	66	0	0.30	5
Owner Occupied	30-89 days past due	0	0.04	10	0	0.07	17	0	0.07	8	0.01	0.07	19	0.07	0.09	46
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0.01	0.01	69
	Nonaccrual	0.42	0.25	79	0.33	0.24	61	0.47	0.27	75	0.06	0.16	30	0	0.17	6
Other	30-89 days past due	0	0.09	12	0.02	0.11	40	0	0.14	11	0.07	0.07	60	0	0.07	8
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.26	0.40	52	0.41	0.24	74	0.50	0.44	61	0.27	0.10	85	0	0.13	7
Farmland	30-89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,603,368	1,306,286	1,319,798	1,311,423	1,364,651
Retained earnings	2,406,766	1,782,779	2,053,832	1,680,317	1,282,705
Accumulated other comprehensive income (AOCI)	64,519	73,677	92,257	25,008	-33,622
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,074,653	3,162,742	3,465,887	3,016,748	2,613,734
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	608,661	295,347	296,913	297,850	297,537
Accumulated other comprehensive income-related adjustments	64,503	66,495	91,788	21,379	-47,055
Other deductions from common equity tier 1 capital	16	7,182	469	3,629	13,432
Subtotal:	3,401,473	2,793,718	3,076,717	2,693,890	2,349,820
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,401,473	2,793,718	3,076,717	2,693,890	2,349,820
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	81,500	81,500	81,500	81,500	81,500
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	81,500	81,500	81,500	81,500	81,500
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	81,500	81,500	81,500	81,500	81,500
Tier 1 Capital	3,482,973	2,875,218	3,158,217	2,775,390	2,431,320
Tier 2 Capital					
Tier 2 capital instruments and related surplus	763,139	173,749	172,647	305,732	305,131
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	282,229	333,150	282,157	0	0
Allowance for loan and lease losses in tier 2 capital	222,302	282,797	258,992	176,752	160,905
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,267,670	789,696	713,796	482,484	466,036
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,267,670	789,696	713,796	482,484	466,036
Exited advanced approach tier 2 capital					
Total capital	4,750,643	3,664,914	3,872,013	3,257,874	2,897,356
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	48,123,300	30,638,041	34,645,901	26,408,103	22,502,727
Less: Deductions from common equity tier 1 capital	608,661	295,347	296,912	297,848	297,536
Less: Other deductions	-324	-313	-319	-20	392
Total assets for leverage ratio	47,514,963	30,343,007	34,349,308	26,110,275	22,204,799
Total risk-weighted assets	37,153,532	27,404,507	31,015,354	25,390,142	21,983,976
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	9.16	12.66	3	10.19	11.98	25	9.92	12.35	11	10.61	12.11	27	10.69	12.09	31
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	9.37	13.44	2	10.49	12.72	14	10.18	13.08	3	10.93	12.78	23	11.06	12.85	21
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	12.79	15.42	6	13.37	14.77	28	12.48	15.23	6	12.83	14.36	26	13.18	14.45	33
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.33	9.11	8	9.48	9.03	69	9.19	9.13	52	10.63	9.76	75	10.95	9.71	84
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	178,235	174,863	176,286	174,046	170,145	1.93	8.49

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Analysis Ratios																
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36	
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53		
<hr/>																
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10	
Premium income / Insurance activities revenue		3.14			3.04			2.84			7.32			4.86		
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46		
<hr/>																
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42	
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49		
<hr/>																
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets		0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		4.80	11.54	25	5.49	11.35	28	5.13	11.03	27	5.91	11.51	30	6.58	10.22	35
<hr/>																
Broker-Dealer Activities																
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	227,019	387,875	440,055	309,743	243,870
Real estate loans	14,076	166,805	163,285	168,958	169,348
Commercial and industrial loans	212,943	221,070	276,770	140,785	74,522
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	227,019	387,875	440,055	309,743	243,870
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	

	BHC	Peer # 1	Pct												
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Growth Rates															
Net loans and leases	-41.47	-1.19	12	23.66	10.27	80	42.07	-2.40	89	27.01	22.48	76	22.65	7.24	72
Total selected assets	-41.47	3.19	13	23.66	5.10	77	42.07	2.04	86	27.01	12.40	80	22.65	3.24	74
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	4,013,626	0	0	0	0		
1-4 family residential loans	4,013,626	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	8.18	0	0	0	0		0
1-4 family residential loans	8.18	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	34.52						
Home equity lines	0.81						
Credit card receivables	0						
Auto loans and other consumer loans	0.01						
Commercial and industrial loans	19.44						
All other loans and leases	45.23						

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0				
1-4 family residential loans.....	0				
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0				
Seller's interest carried as securities and loans.....	0				
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	28.54	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	39,801	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	39,801	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	493	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	493	0	0	0	0		
Total past due securitized assets.....	40,294	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.99				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.99				
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.01				
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.01				
Total past due securitized assets percent of securitized assets	1				
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0				
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.73				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0				
All other loans and leases	0				
Total managed loans past due 30–89 days	0.25				
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.92				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0				
All other loans and leases	0				
Total managed loans past due 90+ days	1.01				
Total Past Due Managed Assets	1.26				
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0				
Home equity lines	0				
Credit card receivables					
Commercial and industrial loans	0.04				
All other loans and leases	0				
Net Losses on Managed Assets Percent of Total Managed Assets	0.01				

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	50,000	130,000	160,000	130,000	150,000	-61.54	
Dividends	50,000	130,000	160,000	130,000	150,000	-61.54	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	4,000	2,116		-100.00
Dividends	0	0	0	4,000	2,116		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	50,000	130,000	160,000	134,000	152,116	-61.54	3233.33
Securities gains (losses)	56	0	0	0	-1,031		-94.41
Other operating income	11,918	2,165	7,504	5,455	5,507	450.48	413.49
Total operating income	61,974	132,165	167,504	139,455	156,592	-53.11	1185.23
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	4,385	4,441	7,667	10,283	9,791	-1.26	1371.48
Other expenses	17,451	13,219	22,670	23,814	23,183	32.01	106.47
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	21,836	17,660	30,337	34,097	32,974	23.65	301.69
Income (loss) before taxes	41,423	110,979	137,479	107,833	122,808	-62.67	
Applicable income taxes (credit)	-1,178	-4,294	-4,505	-5,628	-10,436		
Extraordinary items							
Income before undistributed income of subsidiaries	42,601	115,273	141,984	113,461	133,244	-63.04	4576.29
Equity in undistributed income of subsidiaries	373,720	61,963	364,657	385,710	302,544	503.13	206.24
Bank subsidiaries	355,927	62,039	364,450	391,974	313,490	473.71	187.80
Nonbank subsidiaries	17,793	-76	207	-6,264	-10,946		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	416,321	177,236	506,641	499,171	435,788	134.90	238.62
Memoranda							
Bank net income	405,927	192,039	524,450	521,974	463,490	111.38	228.23
Nonbank net income	17,793	-76	207	-2,264	-8,830		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	4,636,078	94.80	3,155,868	93.96	3,497,462	95.25	3,066,577	2,592,022	46.90	144.41
Common and preferred stock	4,632,978	94.74	3,152,768	93.87	3,493,480	95.14	3,063,470	2,589,122	46.95	144.46
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	3,100	0.06	3,100	0.09	3,982	0.11	3,107	2,900	0.00	85.07
Investment in nonbank subsidiaries	67,665	1.38	49,590	1.48	49,872	1.36	52,337	58,924	36.45	25.11
Common and preferred stock	67,665	1.38	49,590	1.48	49,872	1.36	52,337	58,924	36.45	25.11
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	64,778	1.32	57,629	1.72	54,925	1.50	59,890	66,278	12.41	41.64
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	98,176	2.01	78,271	2.33	55,397	1.51	75,815	115,652	25.43	426.86
Cash and due from unrelated depository institution	70	0	70	0	70	0	70	69	0.00	12.90
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	23,488	0.48	17,272	0.51	14,084	0.38	19,381	24,306	35.99	152.99
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	4,890,255	100.00	3,358,700	100.00	3,671,810	100.00	3,274,070	2,857,251	45.60	141.54
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	763,139	15.61	173,749	5.17	172,647	4.70	167,634	150,319	339.22	349.78
Other liabilities	11,820	0.24	12,406	0.37	6,445	0.18	14,557	31,612	-4.72	432.43
Balance due to subsidiaries and related institutions	80,806	1.65	70,131	2.09	79,224	2.16	75,131	61,587	15.22	42.91
Total liabilities	855,765	17.50	256,286	7.63	258,316	7.04	257,322	243,518	233.91	274.62
Equity Capital	4,034,490	82.50	3,102,414	92.37	3,413,494	92.96	3,016,748	2,613,733	30.04	124.61
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	10	0	10	0	10	0	10	10	0.00	0.00
Common surplus	1,687,613	34.51	1,376,859	40.99	1,390,923	37.88	1,374,141	1,417,724	22.57	23.73
Retained earnings	2,366,604	48.39	1,722,451	51.28	2,001,439	54.51	1,680,317	1,282,705	37.40	513.77
Accumulated other comprehensive income	64,519	1.32	73,677	2.19	92,257	2.51	25,008	-33,623	-12.43	38.38
Other equity capital components	-84,256	-1.72	-70,583	-2.10	-71,135	-1.94	-62,728	-53,083		
Total liabilities and equity capital	4,890,255	100.00	3,358,700	100.00	3,671,810	100.00	3,274,070	2,857,251	45.60	141.54
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	79,622	1.63	69,809	2.08	78,868	2.15	74,366	61,057	14.06	41.41
Notes payable to subsidiaries that issued TPS	81,500	1.67	81,500	2.43	81,500	2.22	81,500	81,500	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	1,183	0.02	0	0	357	0.01	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	22.78	12.64	94	11.57	4.33	90	16.08	7.29	94	17.63	9.68	95	18.08	10.40	96
Bank net income / Average equity investment in banks.....	20.42	12.37	92	12.44	4.55	88	16.34	7.45	94	18.43	10.51	91	18.96	11.19	92
Nonbank net income / Average equity investment in nonbanks.....	63.56	13.40	95	-0.30	7.01	19	0.41	9.75	22	-3.96	7.89	9	-13.65	7.10	4
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income.....	97.50	96.24	29	108.35	91.35	59	103.52	88.16	55	104.57	82.22	64	106.36	82.56	75
Nonbank net income / Parent net income.....	4.27	3.10	75		6.35		0.04	3.59	32		5.93			3.78	
Subsidiary holding companies' net income / Parent net income.....		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital.....	21.21	16.87	75	8.26	20.37	33	7.57	20.06	27	8.53	20.43	36	9.32	20.88	42
Total debt / Equity capital.....	18.92	11.60	78	5.60	14.50	42	5.06	14.41	34	5.56	14.31	44	5.75	14.69	47
Total debt + notes payable to subs that issued TPS / Equity capital.....	20.94	13.82	78	8.23	16.78	38	7.45	16.67	29	8.26	16.36	44	8.87	17.10	46
Total debt + Loans guaranteed for affiliate / Equity capital.....	18.92	11.69	78	5.60	14.81	41	5.06	14.68	33	5.56	14.56	43	5.75	15.14	46
Total debt / Equity capital – excess over fair value.....	18.92	11.71	78	5.60	14.64	42	5.06	14.52	34	5.56	14.51	44	5.75	14.81	47
Long-term debt / Equity capital.....	18.92	11.05	80	5.60	13.39	42	5.06	13.56	35	5.56	13.04	45	5.75	13.37	47
Short-term debt / Equity capital.....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital.....	0.03	0.06	85	0	0.05	41	0.01	0.06	84	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	44.95	39.10	50	28.13	29.33	48	31.47	34.67	44	42.59	28.44	63	41.70	28.63	65
Double Leverage															
Equity investment in subs / Equity capital.....	116.51	103.07	93	103.22	103.11	53	103.80	102.81	58	103.28	103.22	54	101.31	103.10	46
Total investment in subs / Equity capital.....	116.59	108.26	83	103.32	110.49	40	103.92	110.16	44	103.39	111.07	39	101.42	112.48	32
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	0.80	0.25	84	0.28	0.67	47	0.26	0.47	46	0.20	0.36	47	0.08	0.35	41
Equity investment in subs – equity cap / Net income-div (X).....	0.91	0.83	66	0.40	3.93	15	0.32	1.82	13	0.22	1.22	17	0.08	1.22	8
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	90.38	138.64	29	203.13	143.95	77	132.93	136.59	57	173.18	177.68	56	506.54	162.34	96
Cash from ops + noncash items + op expense / Op expense + dividend.....	89.31	130.64	29	212.53	154.33	73	139.24	147.24	56	187.65	190.27	54	486.23	174.91	96
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	162.47	103.17	79	107.45	148.07	56	86.68	134.08	19	56.71	116.34	11	279.44	103.19	96
Pretax operating income + interest expense / Interest expense.....	1,044.65	1,479.01	50	2,598.96	2,733.67	74	1,893.13	2,016.32	72	1,148.65	1,968.54	44	1,354.29	2,898.75	58
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	842.21	1,667.11	44	1,894.03	1,374.36	74	1,394.89	1,539.23	67	841.32	1,632.83	36	987.98	1,369.37	50
Dividends + interest from subsidiaries / Interest expense + dividends.....	90.02	153.06	31	235.25	169.52	72	146.92	150.43	57	217.49	210.80	60	1,553.63	188.90	99
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....	351.92	41.77	92		27.95		1,419.16	35.64	96		57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	2.16	3.64	45	2.84	3.69	53	2.27	3.85	48	2.69	2.64	59	4.28	2.61	67
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.21			0.05			0.10			0.04			0.24	
Nonaccrual.....		0.96			0.97			1.03			0.54			6.54	
Total.....		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.59	1.79	74	0.62	2.90	71	0.87	2.66	75	0.80	5.62	68	0.90	5.50	68
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	120.08	78.46	82	44.09	73.92	34	71.30	81.10	52	45.24	57.84	44	0	57.26	2
Dividends declared / Net income	12.29	25.30	25	28.67	60.26	26	19.98	42.29	20	10.28	33.08	13	0	27.33	5
Net income – dividends / Average equity.....	19.98	9.64	93	8.25	1.15	90	12.86	4.14	93	15.82	6.46	96	18.08	7.33	97
Percent of Dividends Paid															
Dividends from bank subsidiaries	97.74	139.49	35	255.80	166.94	73	158.04	132.17	63	253.26	178.13	74		157.73	
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	7.79	7.53	75		7.13	
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42		16.86	
Dividends from all subsidiaries	97.74	193.08	26	255.80	205.70	70	158.04	174.85	55	261.06	260.40	67		215.26	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	12.32	36.56	23	67.69	82.59	44	30.51	60.28	25	24.91	66.55	16	32.36	60.71	22
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	12.32	38.35	22	67.69	98.26	41	30.51	62.88	22	24.91	69.36	15	32.36	63.43	20
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18		52.25		0	56.39	15		82.95			51.40	
Interest income from nonbank subsidiaries.....	0	2.35	32		7.62		0	7.38	32		20.25			18.56	
Management and service fees from nonbank subsidiaries	0	0.63	39		1.87		0	0.86	39		1.92			2.96	
Other income from nonbank subsidiaries.....	0	0.08	46		0.22		0	0.16	46		1.06			0.15	
Operating income from nonbank subsidiaries	0	76.16	7		78.35		0	79.84	8		150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	80.68	67.82	37	98.36	66.84	66	95.52	69.76	55	93.22	67.32	49	95.79	65.18	62
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	80.68	81.78	30	98.36	81.90	48	95.52	82.20	39	93.22	78.80	35	95.79	74.20	44
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	2.87	2.65	74	1.35	2.57	71
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	0	4.70	16	2.87	7.29	66	1.35	7.64	61
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	10.43	28.31	44	40.18	33.86	69	45.68	27.08	73	44.36	28.33	73	40.62	26.53	72